

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year

No LEI

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I. Michael Mellon

Name of the Holding Company Director and Official

President, Director

Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this reporting date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Reporter's Name, Street, and Mailing Address

AMB Financial Corp

Legal Title of Holding Company

8230 Hohman Ave

(Mailing Address of the Holding Company) Street / P.O. Box

Munster

IN

46321

City

State

Zip Code

Same

Physical Location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Steven A. Bohn

VP/CFO

Name

Title

219-836-5870

Area Code / Phone Number / Extension

219-83 -5883

Area Code / FAX Number

steve@acbanker.com

E-mail Address

www.acbanker.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/21/2016

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- Is included with the FR Y-6 report
- will be sent under separate cover
- Is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

3848267

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

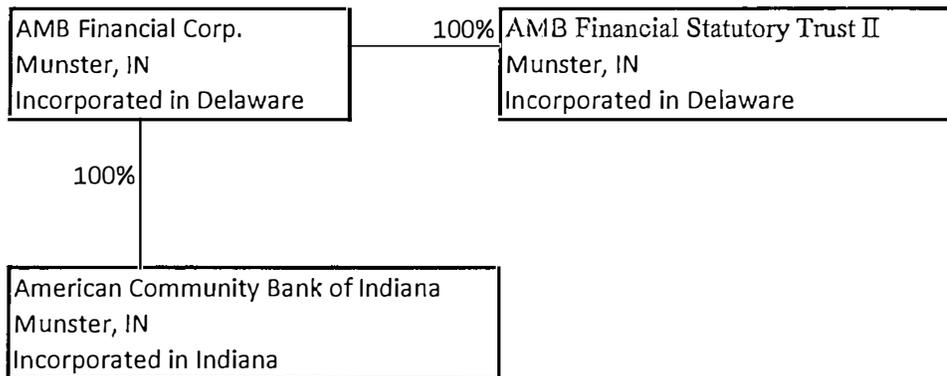
No

Form FR Y-6
AMB Financial Corp.
Munster, Indiana
Fiscal Year Ending December 31, 2015

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the responsible Reserve Bank, the completed FR Y-6 and two additional copies are enclosed.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.
Submitted via email on 3/21/2016 for Report Item 2b.

Note: all entities do not have LEI

Results: A list of branches for your depository institution: **AMERICAN COMMUNITY BANK OF INDIANA (ID_RSSD: 1010574)**.
 This depository institution is held by **AMB FINANCIAL CORP. (3848267)** of **MUNSTER, IN**.
 The data are as of **12/31/2015**. Data reflect information that was received and processed through **01/07/2016**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter **'OK'** in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter **'Change'** in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter **'Close'** in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter **'Delete'** in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter **'Add'** in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	1010574	AMERICAN COMMUNITY BANK OF INDIANA	8230 HOHMAN AVENUE	MUNSTER	IN	46321	LAKE	UNITED STATES	42712	0	AMERICAN COMMUNITY BANK OF INDIANA	1010574	
OK		Full Service	2040082	DYER BRANCH	1001 MAIN STREET	DYER	IN	46311	LAKE	UNITED STATES	277558	3	AMERICAN COMMUNITY BANK OF INDIANA	1010574	
OK		Full Service	2040103	HAMMOND BRANCH	4521 HOHMAN AVENUE	HAMMOND	IN	46327	LAKE	UNITED STATES	277556	1	AMERICAN COMMUNITY BANK OF INDIANA	1010574	
OK		Full Service	4152774	SCHERERVILLE BRANCH	7880 WICKER AVENUE	SAINT JOHN	IN	46373	LAKE	UNITED STATES	518130	4	AMERICAN COMMUNITY BANK OF INDIANA	1010574	

Form FR Y-6
 AMB Financial Corp.
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015.

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
AMB Financial Corp. Employee Stock Ownership Plan Munster, IN, USA	USA	(1) 133,819 Common Stock 13.63% of 981,638 Common Stock Outstanding

(1) The amount reported represents shares held by the ESOP, 133,819 shares of which have been allocated to accounts of participants. Pentegra Trust Company, the trustee of the ESOP, may be deemed to beneficially own the shares held by the ESOP, which have not been allocated to accounts of participants. Participants in the ESOP are entitled to instruct the trustee as to the voting of shares allocated to their accounts under the ESOP. Unallocated shares held in the ESOP's suspense account or allocated shares for which no voting instructions are received are voted by the trustee in the same proportion as allocated shares voted by participants.

<u>(1)(a) Name, City, State, Country</u>	<u>(1)(b) Country of Citizenship or Incorporation</u>		<u>(1)(c) Number and Percentage of Each Class of Voting Securities</u>
Bank Fund VIII L.P. Bank Fund IX L.P. 20 North Wacker Drive, Suite 3300 Chicago, IL 60606	USA	(2)	93,750 Common Stock 9.55% of 981,638 Common Stock Outstanding

(2) Banc Fund VIII L.P. and Banc Fund IX L.P. are each an Illinois limited partnership. Charles J. Moore, who is the of which he is principal shareholder and which serves as general partner of MidBanc VIII L.P. and MidBanc IX., the general partners, respectively, of Banc Fund VIII L.P., Banc Fund IX L.P. Information derived from Form SC 13G filed on February 8, 2016 by the Bank Funds Company, L.L.C.

<u>(1)(a) Name, City, State, Country</u>	<u>(1)(b) Country of Citizenship or Incorporation</u>		<u>(1)(c) Number and Percentage of Each Class of Voting Securities</u>
Clement B. Knapp, Jr. Munster, IN, USA	USA	(3)	144,558 Common Stock 14.73% of 981,638 Common Stock Outstanding

(3) Includes 40,883 shares beneficially owned by the Denise Knapp, the spouse of Mr. Knapp (includes 14,419 shares allocated under the ESOP, which are included in Mr. Knapp's totals and the ESOP's total common stock owned).

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2015.

<u>(2)(a) Name, City, State, Country</u>	<u>(2)(b) Country of Citizenship or Incorporation</u>	<u>(2)(c) Number and Percentage of Each Class of Voting Securities</u>
None	None	None

Michael Mellon Munster, IN, USA	USA	(4)	41,089 Common Stock of 981,638 Common Stock 4.19% Outstanding
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(4) Includes 21,381 shares allocated under the ESOP which are included in Mr. Mellon's totals and the ESOP's total common stock owned. Mr. Mellon is the stepson of Clement B. Knapp, Jr. and the son of Denise Knapp.

Knapp/Mellon Family Summary Munster, IN, USA	USA	(4)	192,636 Common Stock of 981,638 Common Stock 19.62% Outstanding
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(4) Includes items in footnotes (3) and (4) and also an additional 6,989 shares owned by various other Knapp family members.

<u>(1)(a)</u> <u>Name,</u> <u>City, State, Country</u>	<u>(1)(b)</u> <u>Country</u> <u>of</u> <u>Citizenship</u> <u>or Incorporation</u>	<u>(1)(c)</u> <u>Number</u> <u>and</u> <u>Percentage of</u> <u>Each Class of Voting</u> <u>Securities</u>
Ronald Borto Munster, IN, USA	USA	56,306 Common Stock 5.74% of 981,638 Common Stock Outstanding

Form FR Y-6
 AMB Financial Corp.
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
AMB Financial Corp. Employee Stock Ownership Plan Munster, IN, USA	N/A	N/A	N/A	N/A	13.63%	N/A	N/A
Clement B. Knapp, Jr. Munster, IN USA	N/A	Director & Chairman	Director & Chairman (American Community Bank of Indiana)	N/A	14.73%	N/A	N/A
Ronald Borto Munster, IN USA	CPA	Director	Director (American Community Bank of Indiana)	Sole Proprietor Borto & Borto	5.74%	N/A	Borto and Borto CPA 100%
Thomas Corsiglia Munster, IN USA	President	Director	Director (American Community Bank of Indiana)	President Hyre Electric	1.12%	N/A	TNT Properties LLC 54% COR Properties, LLC 30% CTG Properties, LLC 29%

Form FR Y-6
 AMB Financial Corp.
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)							(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	
Louis Green Munster, IN USA	N/A	Director	Director (American Community Bank of Indiana)	N/A	2.12%	N/A	N/A
Donald Harle Munster, IN USA	N/A	Director	Director (American Community Bank of Indiana)	N/A	3.32%	N/A	N/A
Michael Mellon Munster, IN USA	N/A	Director & President	Director & President (American Community Bank of Indiana)	N/A	4.19%	N/A	N/A
Michael Purcell Munster, IN USA	President	Director	Director (American Community Bank of Indiana)	President Purcell Commercial Cleaning & Supply, LLC	0.23%	N/A	Purcell Commercial Cleaning & Supply, LLC. 50%
Steven Bohn Munster, IN USA	N/A	CFO & VP	CFO & VP (American Community Bank of Indiana)	N/A	1.22%	N/A	N/A

Form FR Y-6
 AMB Financial Corp.
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mohammad Saleem Munster, IN USA	N/A	VP-IT	VP-IT (American Community Bank of Indiana)	N/A	1.12%	N/A	N/A
Brian Specht Munster, IN USA	N/A	VP-Loans	VP-Loans (American Community Bank of Indiana)	N/A	0.17%	N/A	N/A
Ginger Watts Munster, IN USA	N/A	VP-Deposits & Compliance	VP-Deposits/Compliance (American Community Bank of Indiana)	N/A	2.01%	N/A	N/A
Todd Williams Munster, IN USA	N/A	VP-Loans	VP-Loans (American Community Bank of Indiana)	N/A	3.01%	N/A	N/A
Denise Knapp Munster, IN USA	N/A	Secretary	Secretary (American Community Bank of Indiana)	N/A	Included in Mr. Knapp's Ownership	N/A	N/A